

**Information to identify the case:**

Debtor 1	<b>TIMOTHY W. KNAUS</b>	Social Security number or ITIN	xxx-xx-7181
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<b>KIMBERLY A. KNAUS</b>	Social Security number or ITIN	xxx-xx-1699
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-25183-CMB</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

TIMOTHY W. KNAUS

KIMBERLY A. KNAUS

5/16/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
TIMOTHY W. KNAUS  
KIMBERLY A. KNAUS  
Debtors

Case No. 17-25183-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 16, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ TIMOTHY W. KNAUS, KIMBERLY A. KNAUS, 8737 WITTMER ROAD, PITTSBURGH, PA 15237-4144
cr	+ Legacy Mortgage Asset Trust 2021-GS1, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14764957	+ CASTRIOTA METALS & RECYCLING, 1200 SAW MILL ROAD, Pittsburgh, PA 15220-5314
14764958	+ DOROTHY KNAUS, 8737 WITTMER ROAD, Pittsburgh, PA 15237-4144
14764959	+ DR. DINAKAR GOLLA, 107 GAMMA DRIVE, Pittsburgh, PA 15238-2917
14764960	GIANT EAGLE, 1691 NW 107TH AVENUE, Miami, FL 33172-2707
14764963	+ MCCANDLESS TWP SANITARY AUTHORITY, 418 ARCADIA DRVIE, Pittsburgh, PA 15237-5597
14764965	+ PEOPLE'S GAS, PO BOX 644760, Pittsburgh, PA 15264-4760
14764966	PGAC, PO BOX 305076, Nashville, TN 37230-5076
14764968	+ WASTE SERVICE OF PA LLC, 73 A W NOBLESTOWN ROAD, Carnegie, PA 15106-1669

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: mtgbk@shellpointmtg.com	May 17 2023 00:07:00	MTGLQ Investors, L.P., P.O. Box 10826, Greenville, SC 29603-0826
cr	+ Email/Text: mtgbk@shellpointmtg.com	May 17 2023 00:07:00	MTGLQ Investors,L.P., c/o Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 00:08:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14764956	Email/Text: patientfinancialservices@butlerhealthsystem.org	May 17 2023 00:07:00	BUTLER MEMORIAL HOSPITAL, ONE HOSPITAL WAY, Butler, PA 16001
14764962	+ EDI: IRS.COM	May 17 2023 03:55:00	IRS, 1000 LIBERTY AVENUE, STE 727, Pittsburgh, PA 15222-4107
15348040	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 00:08:00	Legacy Mortgage Asset Trust 2021-GS1, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14790348	Email/Text: mtgbk@shellpointmtg.com	May 17 2023 00:07:00	MTGLQ Investors, L.P, c/o Shellpoint Mortgage Serving, PO Box 10826, Greenville, SC 29603-0826
14764964	EDI: PENNDEPTREV	May 17 2023 03:55:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946,

District/off: 0315-2

User: auto

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			Harrisburg, PA 17128-0946
14764964	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, Harrisburg, PA 17128-0946
14770260	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14770260	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14787074	+ Email/Text: ebnpeoples@grblaw.com	May 17 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14764967	+ Email/Text: mtgbk@shellpointmtg.com	May 17 2023 00:07:00	SHELLPOINT MORTGAGE SERVICES, PO BOX 10826, Greenville, SC 29603-0826
14787128	EDI: AIS.COM	May 17 2023 03:55:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14764969	Email/Text: bankruptcy@firstenergycorp.com	May 17 2023 00:08:00	WEST PENN POWER, PO BOX 3687, Akron, OH 44309-3687

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MTGLQ INVESTORS, L.P.
cr		MTGLQ Investors, L.P.
cr		PA Dept of Revenue
cr		Shellpoint Mortgage Servicing as servicer for MTGL
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14752383	*+	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
14764961	*+	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor MTGLQ INVESTORS L.P. ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com

District/off: 0315-2

User: auto

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Alexandra Teresa Garcia

on behalf of Creditor MTGLQ Investors L.P. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com), [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)

Brian Nicholas

on behalf of Creditor Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P. [bnicholas@kmlawgroup.com](mailto:bnicholas@kmlawgroup.com)

Daniel Philip Jones

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 [djones@sterneisenberg.com](mailto:djones@sterneisenberg.com) [bkecf@sterneisenberg.com](mailto:bkecf@sterneisenberg.com)

Jim Peavler

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us RA-occbankruptcy6@state.pa.us

Office of the United States Trustee

[ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Russell A. Burdelski

on behalf of Joint Debtor KIMBERLY A. KNAUS [Russ@BurdelskiLaw.com](mailto:Russ@BurdelskiLaw.com) [russ.burdelski@gmail.com](mailto:russ.burdelski@gmail.com)

Russell A. Burdelski

on behalf of Debtor TIMOTHY W. KNAUS [Russ@BurdelskiLaw.com](mailto:Russ@BurdelskiLaw.com) [russ.burdelski@gmail.com](mailto:russ.burdelski@gmail.com)

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

Steven P Kelly

on behalf of Creditor Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P. [skelly@sterneisenberg.com](mailto:skelly@sterneisenberg.com),  
[bkecf@sterneisenberg.com](mailto:bkecf@sterneisenberg.com)

Steven P Kelly

on behalf of Creditor MTGLQ Investors L.P. [skelly@sterneisenberg.com](mailto:skelly@sterneisenberg.com), [bkecf@sterneisenberg.com](mailto:bkecf@sterneisenberg.com)

TOTAL: 12